

# GOING HOME:



## the struggle for fair housing in Cincinnati 1900 to 2007

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Dear Friends,

HOME is grateful to Dr. Casey-Leininger and his students at the University of Cincinnati for researching and preparing this history of housing segregation in the greater Cincinnati area. This book is part of HOME's celebration of the 40<sup>th</sup> Anniversary of the Fair Housing Act and of its incorporation as a nonprofit with the mission of eliminating illegal discrimination.

My main reaction to reviewing the history is how far things have come. As HOME struggles with addressing the illegal discrimination that still occurs in 2008, we need to remember that within many of our lifetimes it was legal for rental ads to say "No coloreds" and for deed covenants to restrict sales in new subdivisions to "white only." No wonder integrated communities are still rare in the metropolitan area. Our history lives within us. The passage of a law making housing discrimination illegal does not bring immediate change. We are still working four decades later to implement the change and build stable, integrated communities.

It is also humbling to remember the courage, perseverance, and dedication of the people who fought for integration at a time when they faced open hostility and scorn from "respectable society." It is important for young people today to learn that standing up for what is right is often very hard and can take great courage. Even in today's world change does not happen overnight. It often takes years of hard work to pass legislation, then years of court action to enforce the law, and even longer to bring about societal change.

The Board and staff of Housing Opportunities Made Equal commit ourselves to continuing the work of those who came before us in the Fair Housing Movement.

Sincerely yours,

Elizabeth Brown

Executive Director



Community Partner

Cincinnati's struggle for fair housing has been a long and often contested one. A handful of neighborhoods in the Queen City and its metropolitan area are now stably racially integrated and more seem likely to join that number in the near future. Yet there is much more work to be done, as the metropolitan area as a whole remains one of the most segregated in the nation.

While the period following World War II is the most significant period in the struggle to overcome racial housing discrimination, the roots of the problem date to much earlier. World War I fueled economic opportunities in Cincinnati and accelerated the rapid growth of the African American population in the city that had begun during the late nineteenth century. This led to new racial residential patterns in the city. During much of the nineteenth century, African Americans had lived mixed in with whites throughout the city especially in low-income areas. But the advent of inexpensive streetcar transportation in the latter part of the century allowed the white middle-class to leave the overcrowded residential districts around downtown for new suburbs on the urban fringe.

Moreover, racial discrimination now forced the majority of African American newcomers into the city's old West End neighborhood creating

the city's first largely African American community – a community in which the majority of the residents were black and which contained a substantial portion of the city's black population. Racial discrimination also largely barred the city's black citizens from the growing manufacturing industries and relegated most to menial labor. Thus low income and racial housing discrimination combined to force most of the city's new African American population to settle in some of the city's most dilapidated houses and tenement buildings. Nevertheless, the West End became the center of African American life and culture in the city, remembered fondly by many former residents.

**Table: Cincinnati and Hamilton County Population, 1910 to 2000**

	Hamilton County		Cincinnati Population		West End Population*	
	Total	Black	Total	Black	Total	Black
1900	409,479	n.a.	325,404	14,482	n.a.	n.a.
1910	460,732	n.a.	363,591	19,639	44,875	7,646
1920	493,678	n.a.	401,247	30,079	n.a.	n.a.
1930	589,356	n.a.	451,160	47,818	52,194	30,698
1940	621,997	64,304	455,610	55,593	43,814	21,391
1950	723,952	90,336	503,998	78,196	47,847	35,504
1960	864,121	123,440	502,550	108,757	29,308	27,416
1970	924,018	145,294	452,524	125,070	16,088	15,614
1980	873,224	165,994	385,457	130,467	12,886	12,215
1990	866,228	181,145	364,040	138,132	11,370	10,626
2000	845,303	198,061	331,285	142,176	8,115	7,066

\*1910 – Wards 16-18, 1930 to 2000 – Cincinnati Statistical Neighborhoods

Jacob G. Schmidlapp, a wealthy businessman and philanthropist was one of the first reformers to attempt to build affordable housing for the city's poor. He constructed ninety-six low-income units outside the city basin between 1911 and 1914. In 1914, he formed the Model Homes Company to address the housing problems of poor whites and African Americans and convinced other Cincinnatians to join him in this venture. Model Homes' first development, Washington Terrace, built in 1915, focused on creating an entire neighborhood with emphasis on a wholesome environment and civic improvement. The photos are of Washington Terrace. Photo courtesy of the Cincinnati Historical Society Library



Jacob G. Schmidlapp



This crowding of the burgeoning black population into the decaying tenements of the West End combined with problems already evident in Cincinnati's low-income housing stock to alarm reform-minded citizens about the growth of slums in the older areas of the city. In response, in 1916, civic minded Cincinnati's formed the Better Housing League (BHL) and renewed efforts to eliminate slums and provide the city's poor with good housing. But the group rapidly discovered that providing good housing to the poor of both races was economically unfeasible. Thus in 1918 the group refocused its efforts from "getting rid of slum conditions" to "providing decent shelter for the middle-class" on the grounds that as the middle-class left older housing it would "trickle down" to lower income groups.

At the same time, housing reformers fought successfully for a comprehensive zoning law enacted in 1924 that defined three different types of residential zones in the city. According to the historian, Henry Louis Taylor, Jr., the 1924 zoning law "codified the city's emerging class-stratified residential environment and legally reinforced the economic walls separating the various residential districts."<sup>1</sup> This class-segregated strategy reinforced racial separation in the city's neighborhoods.

By the early 1930s, housing reformers and city officials concluded that private sector efforts to provide adequate housing for the city's low-income residents had not worked. To meet the rising demand, they turned to large-scale public housing projects. By the early 1940s, the Cincinnati Metropolitan Housing Authority (CMHA), with federal funding had built more than 4,000 public housing units in racially segregated projects. African American leaders, including Theodore Berry, later Cincinnati's first black mayor, helped ensure that there were equal numbers of apartments in the projects for African Americans as there were for whites.

These projects included Laurel Homes, with separate black and white sections, and Lincoln Court, all black, on slum clearance sites in the West End; Winton Terrace and English Woods, both all white, in and above, respectively, the upper Mill Creek Valley; and Valley Homes, all black, in the area that is now Lincoln Heights in northern Hamilton County. Although the total number of apartments in these projects was limited, they provided good housing with full plumbing facilities – features often absent from the tenement apartments of the city's older residential areas.

Opened in 1938, Laurel Homes was the first of Cincinnati Metropolitan Housing Authority's housing projects. It consisted of over 1000 units, but only 30% were open to blacks in a separate section, a circumstance that reinforced racial residential segregation and did little to help relieve the shortage of good housing for African Americans.



Laurel Homes circa 1943.



Children in alley on site of future Laurel Homes development.



Playground at Laurel Homes.

Photo courtesy of the Cincinnati Historical Society Library

### The Foundation of Post-War Residential Segregation:

The efforts of the CMHA and other housing reformers proved inadequate to the task of providing sufficient good housing to accommodate the rapidly growing black population in the interwar years. Beginning in the 1920's, the long established black enclave in Walnut Hills and South Avondale began to expand as increasing numbers of Cincinnati's African American families sought to escape the overcrowded West End for the better conditions these areas had to offer. Wendell P. Dabney, the crusading editor of Cincinnati's African American newspaper, *The Union*, touted Walnut Hills as the residence of numbers of members of the black middle-class. Despite some good housing in this area, the Cincinnati Industrial Survey noted, "Colored families in suburban districts live in buildings which for one reason or another could not be rented to white people. In many cases such buildings are barely fit for habitation."<sup>2</sup>

But the growth of the black neighborhoods in Walnut Hills, South Avondale, and elsewhere failed to keep up with the need as racial discrimination continued to limit the supply of housing available to African American citizens and as the city's black population continued to grow. By 1943, housing vacancies in African American areas of the city had plummeted to less than 3/10 of 1 percent, while white areas of the city had vacancy rates of 2 to 3 percent. As a result, all of the African American areas of the city were bursting at the seams.

In the post-war years, African American income gains, pent up demand for good housing among both blacks and whites, superhighway construction, new suburbs on the urban fringe, and slum clearance in the West End combined with racial housing discrimination to build a much larger black ghetto in the city. This phenomenon was repeated in cities all over the country and has been labeled by historians as the "Second

Ghetto" denoting the fact that these areas were much larger and more intensely segregated than the racially segregated black communities that had developed in the World War I era and the interwar years. In Cincinnati, this occurred simultaneously and was closely intertwined with renewed interest among housing reformers and city officials, in attacking slum conditions in Cincinnati's older residential neighborhoods.

### The Post-War Years



Slum housing in Cincinnati, Ohio. Photo courtesy of the Cincinnati Historical Society Library

In 1948, the Cincinnati Planning Commission released its vision for the Queen City's future – *The Cincinnati Metropolitan Master Plan*. This plan called for the development of new suburbs on Cincinnati's edge connected to downtown by a web of superhighways, and for the demolition and complete redevelopment of older decaying residential neighborhoods located on the periphery of downtown including the predominately African American West End. Plans for the West End called for the displacement of thousands of families and Cincinnati planners proposed several strategies for providing them with relocation housing. All of these plans largely failed.

The "Second Ghetto" - 1940 to 1970

	Avondale		Walnut Hills		Evanston		Bond Hill	
	Total	Black	Total	Black	Total	Black	Total	Black
1940	23,615	1,907	22,824	8,442	11,675	90	7,899	11
1950	24,939	3,463	23,369	9,307	12,261	968	9,178	16
1960	28,818	19,799	20,658	11,475	13,740	10,278	11,672	6
1970	22,699	20,707	14,053	11,522	11,046	10,463	12,324	3,229

Populations are for Cincinnati Statistical Neighborhoods

Between 1945 and 1955, the Cincinnati Metropolitan Housing Authority (CMHA) attempted to build a number of small-scale public housing projects with the goal, in sharp contrast to its prewar policies, of integrating public housing residents into the wider community. By the end

of 1955, the CMHA had only built one-fourth the number of units it had planned. White opposition to public housing for African Americans in white neighborhoods forced the CMHA to develop projects on sites adjacent to projects it already owned.

However, the CMHA did seek to racially integrate three projects in the 1950s as a way of providing good housing for blacks displaced from the West End. The CMHA first opened its new Millvale project to prospective tenants, regardless of race, in 1954, but few whites moved in. In 1955, the CMHA attempted to integrate the whites only section of Laurel Homes. Within three years, few white families remained as they found other housing with relative ease.



**WHERE MOB RAN RIOT**

The picture of a Negro soldier who is serving with the armed forces overseas was all that remained untouched when this white hoodlum stoned the house at 996 Hill street, Mt. Adams Monday night, then entered the building and destroyed furniture and other belongings of a Negro family which had just moved into the neighborhood. Two women and an invalid were left homeless as a result of the mob action. Police have been unable to identify any of the 100 persons in the demonstration. (Call-Post 1-1-44)

TUESDAY, JUNE 6, 1944.

## MT. ADAMS HOUSE STONED; BIG ROCK ROLLED ON ROOF

### Police Say Place Is "Wreck;" Doors and Windows Destroyed Before Two Families Move Out

Eight members of two Negro families were being sheltered Tuesday in institutions and homes of relatives following the stoning of a two-story Mt. Adams house.

The raided home, at 996 Hill street, was described by police as a "wreck," with all windows and doors destroyed. It was the target of "hundreds" of stones and rocks, a report said.

Three cars of police responded when the assault began at 9:20 p. m. Monday night, shortly after Mrs. Bertie Hudson, Negro, and her three children moved into the downstairs apartment of the building.

**Crowd Around Building**  
Between 50 and 75 men and boys were in the crowd that surrounded the building, police estimated.

One unidentified youth loosed a large rock from a hillside at the rear, causing it to roll onto the roof and down the chimney of the besieged home.

The invaded families were removed in Police Patrol 1 and order was restored. Evacuees, Negroes, were Joe Chinn, 59; Bertie Hudson, 39, and her children: Arstella, 17, David, Estella, 4; Mrs. Malinda Faree, and her children, Mary Lynn, 14, and Joseph, 13.

**Pay in Advance**  
Police were told Mose Levins of 3438 Knott street, is owner of the property. The Hudson family moved to the building from 1 Oehler street, paying six months advance rent, it was reported.

Two boys were questioned by Sgt. Higdon Roberts, but no arrests were made.

The incident recalled the stoning several years ago of a Covington, Ky., home acquired by a Negro family.

### Strike, Stoning Are Condemned

Mayor Stewart's Friendly Relations Committee deplored Wednesday "the short-sighted actions of those who have shown hostility to Negroes within the past few days."

The wildcat strike at the Wright Aeronautical plant was condemned and the incident of the stoning of a Mt. Adams residence occupied by Negroes was cited.

The Mt. Adams incident "violated all codes of decency" the committee said, and harmed the cause of common understanding. The American boys fighting on the beaches of France can only be chagrined by these incidents, the committee further said.

"There is room for all of us in this country," the committee said and called upon Cincinnatians to "think through this situation" with the view of improving it through an extension of neighborliness.

African American families moving into previously all white neighborhoods were met with violence in the post-War years in several neighborhoods including Mt. Adams, Evanston, and Avondale. From *Queen City Heritage*, 52, no. 3, Fall 1994, p. 54

### Restrictive Covenants

One of the earliest forms of housing discrimination was the use of racially restrictive covenants –provisions in deeds that limit or prohibit certain uses of real property or a separate contract between residents of a neighborhood in which they agreed to those same kinds of restrictions. Prior to 1948, restrictive covenants were frequently and extensively used to prohibit members of certain racial, ethnic, and religious groups from owning or occupying a property. An example of such a covenant appears on the opposite page.

In September of 1947, the *Cincinnati Enquirer* reported the efforts of the Evanston Home Owners Association to prevent “the further sale of residential property to Negroes” in that neighborhood. Up to that time, the United States Supreme Court had upheld the constitutionality of racially restricted covenants, a fact that the white Evanston homeowners relied on in formulating their plans. They claimed that the “sole purpose” of the proposed restrictive covenant barring black home seekers was to “prevent the depreciation of property values.” At that time, 300 owners had signed a document that pledged them to seek the approval of the trustees of the association whenever they put property up for sale. If an African American made an otherwise acceptable offer on the property, the association promised to purchase it and resell it to a “desirable” buyer. If sellers who had agreed to the covenant did sell property to black buyers, the contract bound them to pay penalties equal to 20 percent of the value of the properties.<sup>3</sup>

Ohio courts enforced racially restrictive covenants as late as 1947. In 1948, the United States Supreme Court found that enforcement of racially restrictive covenants was unconstitutional in *Shelley v. Kraemer*.

In 1958, the CMHA built a new project intended to serve as a testbed for stable racial integration. But applicants to Findlater Gardens ran 10 to 1 black prior to the completion of the project. CMHA officials worried that if the new development filled with African Americans it would cause whites to leave the adjacent Winton Terrace, thus affirming to white Cincinnati the growing impression that public housing was intended for blacks only. Consequently, the CMHA enforced a strict quota system at the Findlater project that moved whites in first, kept black occupants in the minority, and designated scattered units for African Americans. But by 1970 few whites lived in either Findlater Gardens or Winton Terrace.

Because of these failures and because the CMHA kept English Woods and Winton Terrace all white into the 1960s, its projects remained largely segregated by race. They also contained far too few apartments to house the tens of thousands of families slated to be displaced from the West End. Thus city planners concluded that the vast majority of the 12,600 families that would have to be relocated between 1955 and 1959 to keep slum clearance plans on schedule would have to be accommodated in the private housing market.

Planners had long intended to provide private market housing for some of those displaced from the West End indirectly by developing new housing for middle-income whites in suburban Hamilton County. This effort intersected with growing demands among Cincinnati civil rights activists for the end to racial housing discrimination. As early as 1945, civil rights attorney and NAACP leader, Theodore Berry had lobbied for state laws banning racial discrimination in areas redeveloped after slum clearance.

In 1954, Berry, now a member of city council, worked with the NAACP to stop the City of Cincinnati from supplying water to the new North Greenhills (later renamed Forest Park) housing development in northern Hamilton County. Cincinnati city officials and housing reformers had helped the developers acquire site and plan the development explicitly for whites as part the effort to free housing in the city for



Theodore Berry, civil rights attorney, NAACP leader, former city council member and former mayor of Cincinnati

Form 86 (Sec. 23)

**Transfer Certificate of Title**

CERTIFICATE AND PAGE NO. 106362

TRANSFERRED FROM	PRECEDING CERTIFICATE No.	DOCUMENT No.	DATE ORIGINALLY REGISTERED	IN BOOK	PAGE	DATE OF THIS CERTIFICATE	
<del>WILLIAM SHERIDAN</del>	96476	416863	April 15, 1942	33	10326	Yr.	1978
						Mo.	November
						Day	13th
						Hr.	9:48AM

THIS IS TO CERTIFY, That ~~WILLIAM SHERIDAN~~ of full age under no disability who reside in the County of Hamilton and State of Ohio and whose P. O. Address is ~~██████████~~ Lillian Drive Cincinnati, Ohio 45237 and who is unmarried

is the owner in fee simple of the lands situate in the City of Cincinnati County of Hamilton and State of Ohio, an accurate description and plat of each separate body or parcel of which are as follows, to-wit:

The following described Real Estate, to-wit:  
 Sitate in Section 5, Town 3, Fractional Range 2, and being more particularly described as follows:  
 Lot No. █ of Sheridan Park Subdivision, as recorded in Plat Book 1, Page 67 of the Registered Land Records of Hamilton County, Ohio.

The above described property shall not be sold, leased, rented to or occupied by persons not of the White or Caucasian Race, that they might be occupied by the usual domestic servants of bona fide residents even if said servants are not of the aforesaid race.

Subject to the exceptions mentioned in section twenty-five of the Act of May 6, 1913, 103 O. L. 914 as amend providing for the registration of land titles, and subject to the lesser estates and interests, liens, charges & incumbrances mentioned and described in the Memorials indorsed hereon or on the sheet of Memorials attached here

In Witness Whereof, I have hereunto set my hand and affixed my Official Seal this 13th day of November at 9:48 o'clock A.M.

Entered in Registration Book 290 page 106362

JOHN E. HELD,  
 (SEAL) Recorder of HAMILTON County, O  
 By M. Kest Dep

those displaced by slum clearance. The city owned the water works that would supply the development and Berry argued that by supplying water to this development the city was promoting segregation, which the city as a representative of all the people ought not to do.

Berry introduced a resolution to city council that would require the developers to not dis-

criminate based on race but in a complex set of maneuvers, council passed a modified version of Berry's resolution but ultimately allowed the project to move forward without the developers promising to open it to African Americans. Ironically, in the early 1970s Forest Park became one of the few racially integrated suburbs in Hamilton County. By the late 1970s, fair housing activists found themselves compelled to fight

to keep real estate agents from turning it into a largely black community.

In the end, neither public housing, integrated or otherwise, nor trickle down housing provided effective solutions to the housing shortages caused by West End slum clearance. Because the city had not adequately planned for replacement housing for the residents of the neighborhood, the demolition of that area forced most of its citizens to turn to new neighborhoods. Whites displaced from slum clearance sites were able to find new housing relatively easy. However, racial housing discrimination in the private market restricted a rapidly growing black population to a limited number of areas, which meant that racially mixed communities always attracted far more blacks than whites. This in-

cluded the Park Town housing development built in the West End starting in 1960. Marketing materials and newspaper publicity touted it as for middle-class families and as racially integrated. Weak demand among whites and strong demand from African American families ultimately meant that it became a moderate-income African American community.

The high demand among African Americans for good housing pre-dated the beginning of highway construction and slum clearance in the West End. Extremely low vacancy rates in African Americans communities in the immediate post-war years and an increasing population exacerbated the problem. As a result, the predominately Jewish, Avondale community particularly in an area adjacent to the old Walnut

**Blockbusting**

Blockbusting was another tool employed by some unscrupulous real estate agents that helped to perpetuate racial residential segregation. One federal court described blockbusting as “a process through which individuals engaged in the real estate business stimulate and prey on racial bigotry and fear by initiating and encouraging rumors that Negroes are about to move into a given area, that all non-Negroes will leave, and that the market values of properties will descend to 'panic prices' with residence in the area becoming undesirable and unsafe for non-Negroes.”<sup>4</sup> Real estate agents benefitted from commissions generated by the increase in sales caused by panic selling, while communities suffered from declining property values, neighborhood instability, and inflamed racial tensions. The Fair Housing Act of 1968 condemned blockbusting and permitted state and municipalities to enact anti-blockbusting laws.

In the 1940s and early 1950s, middle-class whites bought new houses in the Avon View section of Avondale, north of the Cincinnati Zoo. But in the summer of 1953, whites in the surrounding neighborhoods began selling their houses as increasing numbers of African Americans moved nearby. This panic selling was in part the result of unscrupulous real estate agents going door to door asking white residents to list their houses for sale and warning that if they waited the black influx would lower their property values. By April 1954, real estate ads marketed the neighborhood as the ideal place for middle-class blacks to purchase quality housing.

As African American families moved into new neighborhoods in the 1950s and 1960s, real estate agents often advertised property in racially explicit real estate ads. “Colored” and “Unrestricted” indicated availability to black families. Designations like “Avondale, North,” or “Clifton, Near” or “White” indicated the properties were available only to white families.<sup>5</sup>

Hills – South Avondale black community, became the epicenter of black expansion after 1945. By 1960, African Americans lived in much of Avondale south of the Dana Ave.- Clinton Springs Ave. corridor and in significant sections of Walnut Hills and Evanston.

This movement of African Americans into these new neighborhoods occurred as whites fled to the suburbs, and as shady real estate practices known as “blockbusting” contributed to rapid turnover. As a result, in the late 1950s and early 1960s, residents of Avondale formed at least three interracial racial community organizations intended to support stable racially integrated communities. The first two of these, in Avon View, just north of the Cincinnati Zoo and in an area surrounding North and South Crescent Avenues (now Fred Shuttlesworth Circle) largely failed. But the third, the North Avondale Neighborhood Association (NANA) founded in 1960 proved effective in assisting stable racial integration and the preservation of good housing in the North Avondale elementary school district. This helped make North Avondale and the adjacent Paddock Hills neighborhood among the first stable racially integrated neighborhoods in the city.

Although city planners worried about the rapid turnover of Avondale from white to black, they

saw the large quantity of good housing in Avondale as part of the answer to the relocation problem. As whites left, planners hoped that blacks could move in to this largely middle-class neighborhood. But the demand exceeded the supply. As a result, real estate speculators and absentee landlords overcharged new residents, neglected maintenance, and cut former single family homes up into multiple apartments. Moreover, black homeowners, in an effort to meet high mortgage payments, sometimes had to forego the upkeep of their new homes. This meant, despite the best efforts of both old and new residents and city officials, the rapid development in parts of

it of slum conditions that many black families thought that they had escaped.

This led some city officials and housing reformers to conclude by the late 1950s, as Theodore Berry and other African American leaders had warned since the beginning of the decade, that the solution to the Queen City’s blighted neighborhoods lay in desegregating both public housing and the private housing market. They



There is abundant evidence, from studies of integrated neighborhoods throughout the country, that when Negroes and whites live nearby, their relations are cordial and their attitudes toward one another improve. You need only remember that the definition of a good neighbor is "one who is friendly and considerate". You don't have to be intimate friends with the new Negro family in your block any more than you do with many of your white neighbors. It is very unlikely that your new neighbors will attempt to force themselves on you.

8. HOW DO WHITE AND NEGRO NEIGHBORS GET ALONG TOGETHER?  
 9. WHAT SHOULD YOU DO WHEN NEGROES MOVE INTO YOUR NEIGHBORHOOD?  
 10. WHAT ACTION CAN YOU TAKE TO STABILIZE VALUES IN MIXED NEIGHBORHOODS?  
 11. WHAT IS THE URBAN LEAGUE?

From "Is Yours a Changing Neighborhood," a pamphlet issued by the Urban League of Greater Cincinnati in 1958. As neighborhoods in Cincinnati changed rapidly from white to black, a number of organizations sought to calm tensions and persuade whites to accept their new black neighbors as they would anyone else. Urban League Collection, Cincinnati Historical Society Library.

reasoned that the relocation housing problem and new slums could be largely eliminated if black families could find decent housing in every neighborhood in the city. However, the Mayor's Friendly Relations Committee concluded in late 1959 that, "slowdown in change rate [in Cincinnati's racially mixed neighborhoods], not permanent integration, was the best attainable goal under present conditions."<sup>6</sup> This situation led Cincinnati supporters of integrated neighborhoods to redouble their efforts, including working for laws banning racial discrimina-

The pervasive nature of racial discrimination in Cincinnati included black celebrities. In 1961 when the Cincinnati Reds outfielder, National League Most Valuable Player, and future Baseball Hall of Famer, Frank Robinson found a house to buy in a white Cincinnati neighborhood, his real estate agent told him, "I'm sorry, I can't sell you this house here. But I can build you this exact same house in a black neighborhood."<sup>7</sup>



tion in housing.

One of the results of this effort to create a "truly open housing market in Cincinnati" was the formation in 1959 of the Cincinnati Committee for Equal Opportunity in Housing (CCEOH, later renamed Housing Opportunities Made Equal).<sup>8</sup> With pressure building for state fair housing legislation, in the summer of 1962, the Ohio Civil Rights Commission (OCRC) held hearings in Cincinnati on the issue. Fair housing activists testified at those hearings and members of the Congress of Racial Equality and the NAACP demonstrated outside them demanding that the state "give the word Democracy meaning by making [racial discrimination in housing] unlawful acts."<sup>9</sup>

In the fall of 1962, the CCEOH joined with the Ohio Committee for Civil Rights Legislation

(OCCRL) in a state-wide movement for state fair housing legislation. Locally, the committee worked with broad coalition of organizations including the Urban League, the Jewish Community Relations Committee (JCRC), the BHL, Park Town, the NAACP, the AFL-CIO, and the Mayor's Friendly Relations Committee (MFRC).



Chuck Judd was one of the founders of HOME in 1959 and served as its president and on its board for many years. Other early members included Theodore Berry, and representatives from the Urban League, the NAACP, Jewish Community Relations Committee, and the Mayor's Friendly Relations Committee – the predecessor to the Cincinnati Human Relations

The OCRC hearing in Cincinnati was part of a series of hearings in twelve Ohio cities on housing discrimination. The commission released a report in January 1963 with a legislative proposal drafted by the commissioners. In February, supporters of fair housing introduced a bill in the Ohio House of Representatives virtually identical to the OCRC legislative recommendations. It had very few loopholes and contained strong law enforcement provisions. Despite demonstrations in Columbus supporting the bill, the Republican leadership killed it in June.

In 1964, Democrat Lyndon Johnson won the presidential election in a landslide vote, and Republican control of the Ohio General Assembly was significantly weakened. At about the same time, the Cincinnati Committee for Equal Opportunity in Housing changed its name to Housing Opportunities Made Equal of Greater Cincinnati (HOME). Once again HOME provided leadership for a strong fair housing bill similar to the 1963 proposal. However, the Republican leadership in the Ohio General Assembly introduced a limited bill and passed it instead. It went into effect in 1966. This act

proved critically weak and virtually unenforceable.

Under the direction of its first paid director, Martha Smudski, HOME attempted to ensure enforcement of the new law by serving a mostly black clientele searching for housing outside of areas that were traditionally open to blacks. One of HOME's first attempts to help enforce the law proved futile because of the weak state fair housing law. Smudski reported an illegal apartment rental ad in the *Cincinnati Enquirer* to the Civil Rights Commission, but she was told that since she was not personally seeking the apartment, she had no standing to file a complaint.

The 1968 passage of the federal Fair Housing Act gave HOME additional tools to confront housing discrimination in Cincinnati.<sup>10</sup> In addition, in 1968, HOME became a not-for-profit corporation, and under the leadership of its new Executive Director, Marjorie Jordan, HOME hired a part time secretary and Client Services Coordinator, and updated its programs to take advantage of the new laws. In the short term, HOME focused on providing individual minorities the freedom to live wherever they desired and could afford. But HOME sought in



In 1967 riots broke out in Avondale and other black neighborhoods in part out of frustration over the failure of the city to ensure adequate relocation housing for those displaced from the West End and because racial housing discrimination gave the growing black population of the city few good choices about where to find homes. In 1968, riots broke out again after the assassination of Martin Luther King, Jr. and for many of the same reasons as the 1967 riots. Photo courtesy of the Cincinnati Historical Society Library

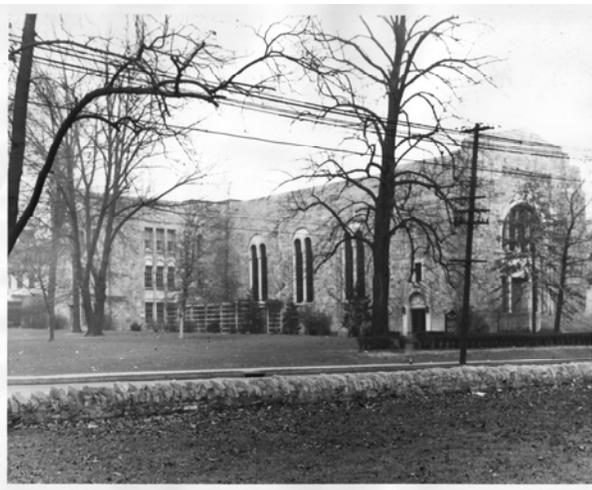
the long term to “create an atmosphere in

### **Fair Housing Act of 1968**

The Fair Housing Act of 1968 banned racial discrimination in the sale or rental of housing, though exclusions of certain types of owner-occupied properties reduced its coverage to about 80 percent of the nation's housing. Two months after its passage, however, the Supreme Court found in *Jones v. Mayer*, 1968 that the Civil Rights Act of 1866 had banned discrimination in all residential real estate. Nevertheless, compromises in the 1968 Act weakened its enforcement including placing the primary responsibility to enforce the law on the shoulders of aggrieved individuals. Even with the act's weaknesses, HOME and other fair housing organizations were able to use it with some effectiveness.

The Civil Rights Act of 1964 and the Voting Rights Act of 1965 had left housing discrimination unaddressed. Because of that, Martin Luther King, Jr. travelled to Chicago in 1965 and 1966 where he attempted to open the city's white neighborhoods to African American families and to bring the nation's attention to housing discrimination.

President Lyndon B. Johnson offered fair housing legislation in 1966 and 1967, but intense opposition from Southern senators blocked its passage. The Senate considered fair housing legislation again in 1968 and this time supporters worked out compromises to gain the crucial support of Republican Senate leadership. The bill passed the Senate overwhelmingly in early March after the Kerner Commission issued its report implicating housing discrimination as a central factor in poverty and anger in African American communities. The assassination of Dr. King on April 4 undermined opposition in the House of Representatives and on April 10, the House passed it. The president signed the bill the next day.<sup>11</sup>

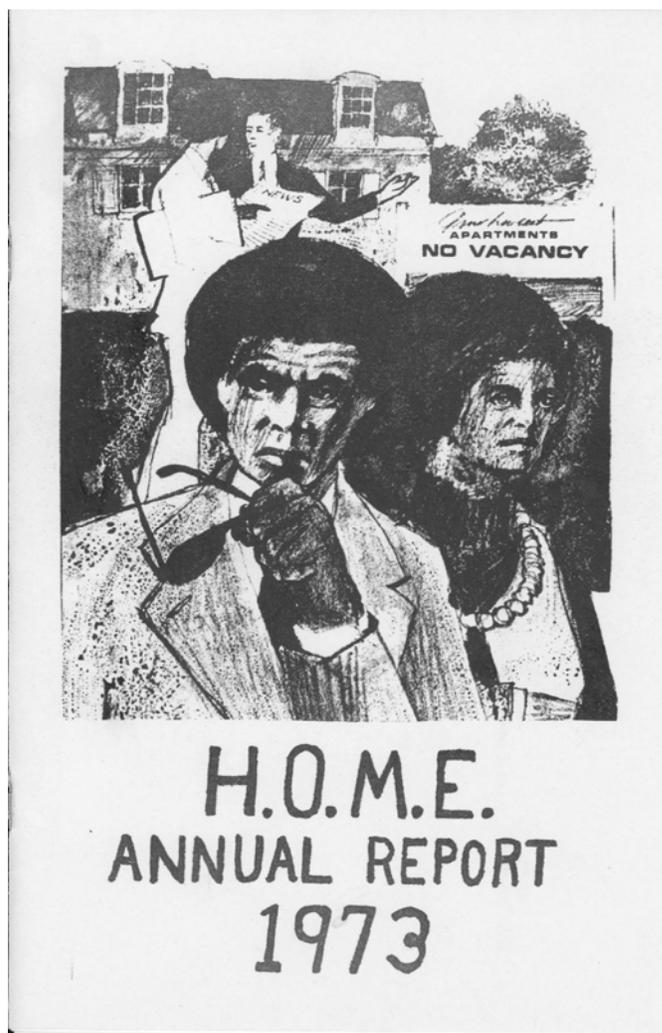


The photo on the top left shows the Wise Temple on Reading Road when Avondale was predominately Jewish. The photo on the top right shows the building today, which houses an African American church. Wise Temple photo courtesy of American Jewish Archives.

which there is freedom of movement for everyone in a truly open community.”<sup>12</sup>

One of Marjorie Jordan’s first cases of housing discrimination occurred soon after she became HOME’s Executive Director in 1968. Estelle Busch and her husband, both African Americans, sought to move from Avondale, where for two years in a row, riots had occurred uncomfortably close to their home. When these “well-groomed middle-aged adults” tried to secure an apartment in a mostly white neighborhood, the owner of the apartment became evasive over the phone as soon as he realized Mrs. Busch was African American. When she called him again later, he told her the apartment had already been rented, but when HOME sent a white woman to inquire about it, the apartment owner was happy to oblige her, saying, “This is a nice building and I am keeping undesirables out.” Even though HOME filed a case with the Ohio Civil Rights Commission, after two years, the Buschs were still living in Avondale.<sup>13</sup>

According to HOME’s annual report for 1969-1970, Ohio Fair Housing legislation passed in 1969 proved of “great and reverberating significance” to HOME. Unlike the Federal Fair Housing Law of 1968, which exempted single-family dwellings marketed by individual owners not represented by a real estate agent, the new tightly worded Ohio law had no such exemp-



HOME ANNUAL REPORT 1973. H.O.M.E. Papers, University of Cincinnati Libraries, Department of Archives and Rare Books.

### Steering

Unscrupulous real estate brokers and agents have helped maintain racially segregated neighborhoods through the use of racial steering. Racial steering is the “practice by which real estate brokers and agents preserve and encourage patterns of racial segregation in available housing by steering members of racial and ethnic groups to buildings occupied primarily by members of such racial and ethnic groups and away from buildings and neighborhoods inhabited primarily by members of other races or groups.”<sup>15</sup> Courts have found that anytime a real estate agent seeks to influence the decision of a homebuyer for race-based reason, even if the agent’s activities were motivated by the buyer, the agent has engaged in illegal steering.

In the Cincinnati area, HOME has employed testers to investigate real estate brokers and agents for suspected steering practices. To test for steering a black individual or couple and a white individual or couple with virtually identical income and housing requirements contact a real estate agency and ask to be shown potential properties. If after a sufficient number of tests a pattern of discrimination is apparent, a lawsuit may be filed to request injunctive relief preventing the real estate agency from engaging in any further discriminatory practices. Despite the victory in *Brown v. Federle*, 1973, racial steering continued in the Cincinnati area into the 1980s. HOME once again challenged the practice in *Housing Opportunities Made Equal v. Sibcy Cline*, 1988.

[On Page 14] are examples of affidavits filed as evidence in *Brown v. Federle*, 1973, by a white tester and a black tester detailing their experiences.

From June 1969 to June 1970, HOME received 436 requests for assistance with problems involving housing discrimination, nearly twice as many as the previous year. As a result, HOME

helped clients move to several areas traditionally closed to minorities including Westwood, Price Hill, St. Bernard, Roselawn, Evendale, Hyde Park, Clifton, Greenhills, Forest Park, Pleasant Ridge, North College Hill, Springdale, Finneytown, and Mt. Adams.

By 1973, HOME had a “flourishing” Legal Assistance Program. In December, HOME attor-

neys, led by Robert Laufman, filed *Brown v. Federle*, which HOME’s 1973 Annual Report called, “the most significant housing discrimination case ever filed in Southern Ohio.” In this case, which HOME’s lawyers won, fourteen citizens testified that eighteen real estate agents had steered whites away from integrated areas while steering blacks toward them.<sup>16</sup>

At about this same time, HOME also entered into a contract with the Ohio-Kentucky-Indiana Regional Planning Authority to promote open housing throughout the region. Perhaps because of these successes, HOME became a Community Chest member, and received much needed funding through a Community Chest grant in 1974, an important recognition by the influential leadership of the city’s philanthropic

### Redlining

Redlining is a form of housing discrimination that has been used by lenders to make it difficult for minorities to obtain financing to purchase housing. One Federal District Court defined redlining as “the practice of denying the extension of credit to specific geographic areas due to the income, race, or ethnicity of its residents.”<sup>17</sup> The word redlining was used because a red line would be drawn on a map to identify the areas where lenders would not make a mortgage loan.

Robert Laufman, an attorney for HOME brought an important local case on redlining, *Laufman v. Oakley Bldg. & Loan Co* after being told by the company that it would not give him a mortgage on a home in North Avondale.<sup>18</sup>

Insurance companies have also engaged in redlining. Insurance redlining is charging a higher premium or the refusal to extend insurance coverage for individuals living in a predominantly minority neighborhood. Since obtaining insurance is a prerequisite to obtaining mortgage financing, insurance companies who engage in redlining effectively stop an individual from obtaining housing.<sup>19</sup>

A new insidious form of redlining has developed called reverse redlining. Reverse redlining occurs anytime a lender engages in predatory lending based on a person’s race.<sup>20</sup> Congress has found that “the communities lacking access to traditional lending institutions are being victimized by second mortgage lenders, home improvement contractors, and finance companies.”<sup>21</sup>





HOME hired Deb Jetter in 1978 to educate the public about the impact of housing discrimination on the Greater Cincinnati area.

perform Fair Housing Audits of the rental and sales markets. These proved important in educating the public about the extent of housing discrimination and in advocating with government agencies for stronger fair housing enforcement.

By the late 1970s, HOME's testing program, which monitored the Cincinnati housing market for illegal rental and real estate practices as a deterrent to discrimination, was becoming increasingly important. So was its program to inform the public about housing discrimination. To do so, HOME hired an educational out-

#### **Strengthening the Federal Fair Housing Act**

Two important events occurred in the 1980s that strengthened the ability of HOME and other fair housing organizations nationwide to combat racial housing discrimination. The first was the case of *Havens Realty Corp. v. Coleman*, 455 U.S. 363 (1982), in which the Supreme Court determined that housing advocacy organizations (in this case HOME of Richmond, VA) had standing to sue for Fair Housing Act violations in their own name.

The second event was the strengthening of the Fair Housing Act in 1988. The Amendments allowed HUD and fair housing organizations, such as HOME, "to bring suit on behalf of victims in Federal district courts."<sup>23</sup> It also prohibited housing discrimination against families with children and people with disabilities.

reach staff person in 1978 and produced a slide show that it showed throughout the Cincinnati area to various community organizations. It also expanded its media program to area high schools, campaigned with billboards, advertising on buses, radio commercials, public service announcements, and a poster contest.

At the local level in Cincinnati, fair housing initiatives proved quite successful during the 1980s. First, in conjunction with a Regional Housing Mobility Program funded by the federal Department of Housing and Urban Development (HUD), HOME established the Special Mobility Program, which aimed to find housing for Section 8 certificate holders in areas where their race was not predominate. A mobility program, fair housing advocates hoped, would increase choice in housing "for inner city black families in majority areas of Hamilton County ... and would help break down the walls of racial and class segregation in the Cincinnati metropolitan area."<sup>24</sup>

HOME created this program as part of the settlement of *Hutchins v. Cincinnati Metropolitan Housing Authority* filed by the Legal Aid Society of Cincinnati in 1979 on the behalf of several public housing tenants. HOME provided some of the evidence for this case. The *Hutchins* plaintiffs alleged that the CMHA had placed existing public housing tenants, who wished to move out of their mostly black neighborhoods, at the bottom of their Section 8 waiting lists, which systematically allowed only *new* applicants to be placed in Section 8 housing. They also alleged that the Authority had failed to develop public housing in the suburbs thereby contributing to racial segregation.

The parties eventually reached a consent decree in 1984 intended to foster the development of new public housing in suburban areas as well as ease the movement of low-income residents into areas of Hamilton County with low concentrations of poverty or where the minority population comprised less than twenty percent

of the local population. Over the next several years, the CMHA significantly increased the number of Section 8 homes available to low-income African American families in such areas. The majority of the families who participated in this program were happier with their new homes, experienced less crime, had better schools, and the parents obtained better jobs.<sup>25</sup>

HOME, with Cleveland's fair housing agency, also became involved in the first Pro-Integrative Mortgage Program in the United States in 1989. This program provided low interest rate mortgages through the Ohio Housing Finance Agency to potential purchasers who wished to buy homes in areas of Cincinnati in which their race was not the majority. The Pro-Integrative Mortgage Program provided middle-income families with incentives to purchase homes in areas that would promote racial integration. For its part, HOME certified 56 integrative purchases of which two-thirds were black buyers who bought homes in majority white neighborhoods in both the city and the surrounding Hamilton County and one-third of which were white families who purchased homes in the city.

In addition, in the early 1980's, HOME, on behalf of one of its clients, sued the Butler County Metropolitan Housing Authority (BCMHA) for its practice of not allowing blacks to live in some of its housing. The Authority had ap-

proved the client, who was white, but when she showed up with her black husband and child, the rental agent told her, "I can't rent it to you, the Director wouldn't like it if we rented to a black person here." The resulting settlement of this suit allowed some 150 black persons to move to the west side of Hamilton, an area that hitherto had almost no black residents.<sup>26</sup>

The problem of discrimination did not impact only low-income families. Procter & Gamble sought HOME's help in insuring that its African-American recruits had full housing choices. The company also contracted with HOME to test night spots because it thought one of the reasons it was having trouble retaining African-American recruits might be because they encountered poor treatment after work.



This sign was on a house on Chase Street in Northside in the early 1990's.

The Equal Housing Opportunity logo, which consists of a stylized house shape with an equals sign inside, positioned above the words 'EQUAL HOUSING OPPORTUNITY' in a sans-serif font.

**Seen many houses lately?**

"Sorry, I couldn't get an appointment in this neighborhood; but trust me, you'll love the next one. It's perfect for you!"

If your real estate agent is steering you to neighborhoods where the people are all like you, that's discrimination. You have the right to consider homes in *all* kinds of neighborhoods. You can fight back.

If you suspect unfair housing practices, contact HUD or your local Fair Housing Center. Everyone deserves a fair chance.

**FAIR HOUSING IS THE LAW!**

U.S. Department of Housing and Urban Development • 1-800-669-9777 • TDD 1-800-927-9275

The National Fair Housing Alliance produces radio, tv, and newspaper ads to let the public know that racial steering is a form of discrimination and is illegal.

An important development of the 1980s in the struggle for fair housing in Cincinnati was a lawsuit against Sibcy Cline Realty for racial steering. The Sibcy Cline suit stemmed in part from a failed suit in 1980 in which the City of Forest Park filed a complaint against Ryan Homes because Forest Park officials believed the company was engaged in steering potential white customers to largely white communities and encouraging blacks to buy in integrated and largely black communities, including parts of Forest Park.

Based on concerns expressed to it by Forest Park officials and those from other suburban communities and with the recent decision in *Havens v. Coleman* (1982) finding that testers had standing to sue over Fair Housing Act violations, HOME conducted a series of investigations of several Cincinnati area real estate companies in the summer of 1983 to determine if black and white homeseekers were being treated differently or if they were being steered towards neighborhoods on the basis of their race.

HOME investigated the companies' agents by sending out pairs of testers – one white and the other black who had nearly identical stories about how much they could afford and what kind of housing they sought. Based on these tests, HOME concluded that Sibcy Cline was steering prospective homebuyers to specific communities based on their race. HOME also discovered that the agents gave white testers preferential and courteous treatment, while they gave the black testers less information and time. The agents were also more likely to advise the black testers to meet with financial advisors regarding mortgage loans.

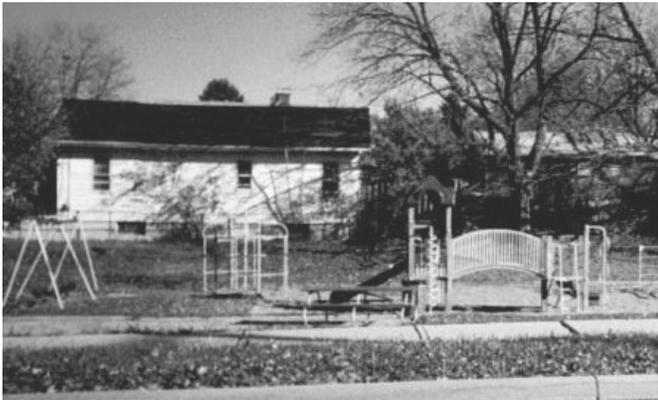
Based on this, HOME filed a suit on July 25, 1985 in Federal District Court in Cincinnati against Sibcy Cline and several of its agents for these practices. After lengthy litigation and negotiations, on November 11, 1987, HOME's Board of Trustees unanimously voted to ap-

prove a settlement agreement with Sibcy Cline. Sibcy Cline agreed to adopt a "Sibcy Cline Equal Housing Opportunity Manual," and to advertise the company's commitment to fair housing initiatives. For its part, HOME agreed to put a Sibcy Cline representative on HOME's Board of Trustees.<sup>27</sup> Today, 20 years later, Sibcy Cline is a leader among local real estate companies in training its agents on fair housing and is a strong supporter of HOME.

Although, HOME worked extensively on housing discrimination in Cincinnati's suburbs during this period, it remained concerned with segregative government policies in the city. In 1991, HOME produced a report entitled "Over-the-Rhine: A Permanent Ghetto?" which sought to demonstrate that the City was using that neighborhood as a "dumping ground" for low income housing so that it could be seen as meeting its responsibilities under the Community Development Block Grant requirements to provide low income housing while assuring that little or none of it would be placed in largely middle-income white areas. In the years after this report, HOME operated an Anti-Displacement Program in the neighborhood in conjunction with the Over-The-Rhine Foundation. This multi-

Housing discrimination based on:	
-Race/Color	-National Origin
-Children	-Gender
-Disability	-Religion
<b>IS ILLEGAL!</b>	
<b>Know Your Rights!</b>	
If you feel that you have experienced discrimination in housing rentals, sales or lending please call:	
<b>513-721-4663</b>	

HOME advertises in local newspapers to inform people who are members of a protected class that they have a right to choose where they live.



The HOME Mobility Program worked with landlords in low poverty areas and made good homes available in good neighborhoods where there were opportunities for better city services, better schools, better recreational facilities and the chance to break from the cycle of poverty.

year program identified those households in the neighborhood who were threatened with displacement due to redevelopment activities and assisted them in finding housing in areas of their choice either in Over-the-Rhine or outside of it.

HOME also confronted the practice of “insurance redlining” in the 1990s after it discovered that insurance companies would not insure an “old” house (built prior to 1950) for more than its market value regardless of its condition, a description that fit the majority of the houses located in Cincinnati’s minority neighborhoods. HOME noted, “It will cost just as much to rebuild an Avondale house as to rebuild its Hyde Park twin,” but “market value insurance coverage means that when disaster strikes, owners in Hyde Park and Mariemont will collect much more from their insurers than will their cousins in Avondale or Evanston.”<sup>28</sup>

HOME completed an extensive insurance testing project in 1997. Following this, in 1998, HOME, the Cincinnati Branch of the NAACP, and seven homeowners filed suit against Nationwide Insurance Company (*Housing Opportunities Made Equal, Inc. v. Nationwide Mutual Insurance Company*) charging that it had engaged in

discriminatory insurance practices in African American neighborhoods in Cincinnati. In the settlement, Nationwide agreed to establish a Sales and Service Center in an African American neighborhood, offer \$500,000 in below interest mortgage and home repair loans, and granted \$750,000 to HOME and the NAACP to establish an “American Dream Account,” for homeowners who lived in communities that were at least half African American.<sup>29</sup> At the same time, HOME brought administrative complaints against State Farm Insurance and Allstate Insurance for similar practices, which the companies settled quickly.

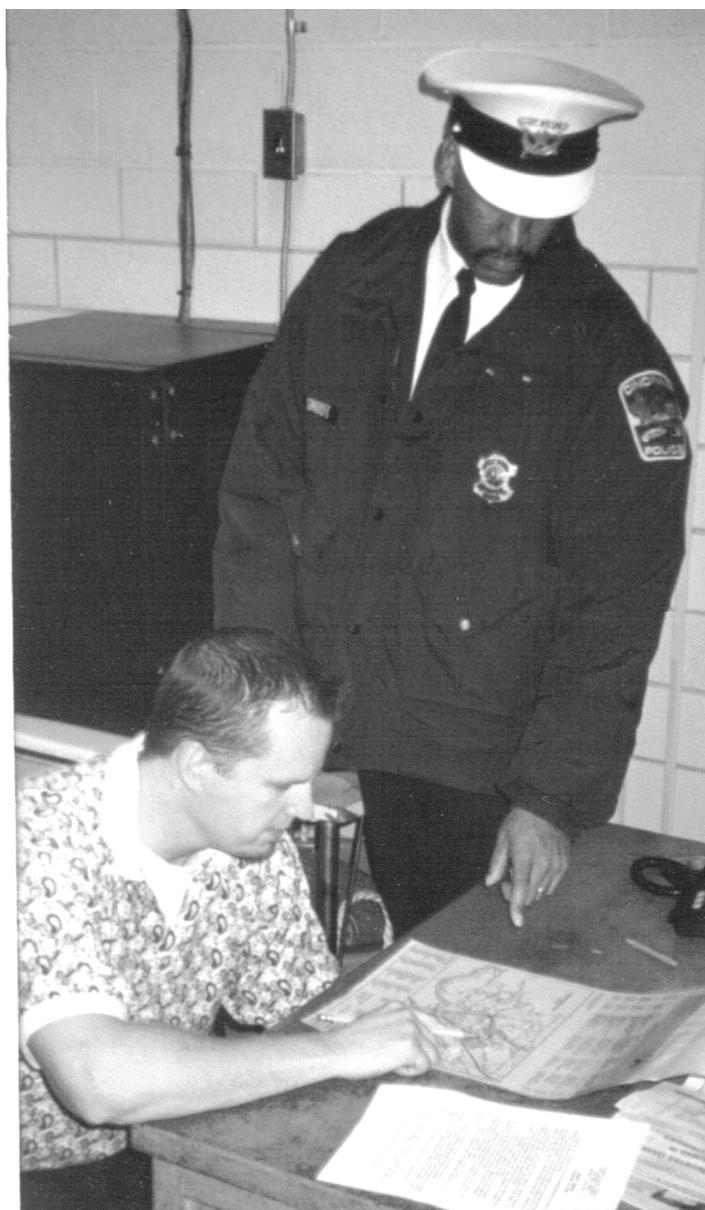
HOME also investigated mortgage lending practices during the 1980s and 1990s, including an audit of the practice at one local bank paid for by that bank. National groups contracted with HOME for testing services, including the Department of Justice and the Office of the Comptroller. HOME’s testing program also participated in several national fair housing audits.

HOME expanded its Special Mobility Program in 1992 to include the suburban Hamilton County Section 8 program and in October 1997 in cooperation with a five-year grant from HUD to the Cincinnati Metropolitan Housing Authority. The program, renamed the Regional Opportunity Counseling Program (ROC), increased efforts to find housing for low-income families with Section 8 vouchers in low poverty areas and to find property owners who would rent to Section 8 families in these areas. HOME also aided heads of households in the ROC Program find jobs in their new neighborhoods and hired a Community Relations Specialist to assist ROC families adjust to new communities and schools.

Even though the Special Mobility Program, and later the ROC, proved successful in helping African Americans find decent housing in Hamilton County, some whites were hostile towards black newcomers. During the 1990s, HOME received over 1,000 complaints of racial harassment, though the number of incidents tapered off toward the end of the decade. These complaints

included rocks thrown through the windows of homes belonging to new African American residents, cross burnings, racial graffiti, racial slurs, assaults, tire slashing, and racially threatening notes to black school children.

In response, HOME supported immediate local law enforcement as well as FBI involvement. As part of this effort, HOME held numerous conferences with local law enforcement personnel to educate them on Ohio's Ethnic Intimidation statute, and other racial intimidation laws. In 1994 the Ohio Supreme



HOME worked closely with local law enforcement as well as with the FBI to address the incidents of racial harassment.

Court declared the Ethnic Intimidation Act constitutional in *State v. Wyant*.<sup>30</sup> HOME filed an amicus brief ("friend of the court") urging the Ohio Supreme Court to find the law constitutional. The law increased the penalties and level of offense for crimes related to racial intimidation. For example, if an act of menacing was motivated by the race, color, religion or ethnic origin of the victim, under the ethnic intimidation statute the offense is elevated to felony, making the penalties more severe.

In addition to using the law to end discrimination, HOME also worked with real estate agencies, apartment owners and managers, and mortgage lenders to ensure voluntary cooperation including providing training on local, state, and federal fair housing law. These training initiatives resulted in better communication and cooperation between these groups and HOME. As a result, some real estate agencies and apartment owners have become among HOME's strongest supporters. This helped lead to the creation, jointly by HOME and the Greater Cincinnati/Northern Kentucky Apartment Association, of a Fair Housing Mediation Service to resolve disputes without resorting to legal action.

HOME faced reduced funding in 2000 as the United Way cut its funding in half. However, HOME successfully sought funding through federal, state, and local grants, receiving approximately \$550,000 each year from these sources. Among these grants, in 2000 HOME received a 2-year enforcement grant from the federal Department of Housing and Urban Development (HUD) as part of HUD's Fair Housing Initiative Program (FHIP), to conduct fair housing outreach and enforcement in the local Hispanic community. This grant enabled HOME to hire bi-lingual staff, produce fair housing materials in Spanish, begin to educate the new immigrant Hispanic population about fair housing rights, recruit and train Hispanic testers, and take discrimination and harassment complaints from Hispanics.

The year 2004 proved a transitional one for

HOME as Karla Irvine retired as Executive Director after 27 years and Elizabeth Brown replaced her. Under Irvine's guidance, HOME gained a national reputation for high quality programs and successful enforcement of the fair housing laws. For her part, Ms. Brown noted that she was "delighted to be part of a dedicated group of people working to achieve HOME's mission to eliminate illegal discrimination in housing and help build stable integrated communities."<sup>31</sup>

HOME continues its efforts to eliminate illegal housing discrimination. In 2007, its active Client Services Program received 500 calls about potential discrimination. It counsels clients, helps them gather evidence, and assists with enforcement actions.

## Conclusion

Between the World War I era and about 1960, Cincinnati had few if any stable integrated neighborhoods and racial discrimination by individuals and real estate firms combined with public policy to confine African American citizens to a few largely black and often overcrowded and decaying neighborhoods. As slums and racial isolation spread from the city's old residential neighborhoods in the basin to its hilltop neighborhoods after World War II, the fair housing wing of the Civil Rights Movement and individual African American and white citizens worked energetically with some city officials and housing reformers to find ways to ensure that the city's African American citizens could compete in an open market for the housing of their choice. These efforts combined with changing public attitudes toward race to begin to create a more open housing market.

Starting in the 1960s and increasing as the region approached the twenty-first century, the number of neighborhoods in which blacks and whites lived on the same blocks has increased. One recent study found that at the 2000 census, fourteen of the 122 Cincinnati and Hamilton County neighborhoods had achieved stable racial integration for at least twenty years, with indications that that number would be even higher at the 2010 Census. Particularly gratifying was the finding that after about 1970, the presence of significant numbers of African American families in a neighborhood no longer predicted that the community would become largely black in the near future. Indeed, several neighborhoods, including North Avondale-Paddock Hills, Kennedy Heights, and Madisonville have been majority black for two or three decades but hard work by their community councils has meant that both races live comfortably side-by-side on the same streets and that the relative proportion of both races has remained steady.

Moreover, statistical measures of segregation for the city of Cincinnati have dropped slowly but steadily since its high point in 1950. Racial residential segregation has also fallen at least since 1980 for suburban Hamilton County, with Forest Park having the distinction of being the first suburban community to achieve stable integration for over twenty years, in large part because of community efforts to ensure that. Additional Cincinnati and suburban communities seem likely to show stable integration at the 2010 Census. Another recent report found that overall housing quality is improving in the county with high vacancy rates allowing choice for consumers who can pay market rate and at the same time, housing choice vouchers have proven effective in helping some low-income households to expand their range of housing options.

Yet problems remain, Cincinnati with 17 percent of the population of the thirteen county Cincinnati-Hamilton Consolidated Metropolitan Area was home to 62 percent of the region's black citizens in 2000. Hamilton County as a whole with 43 percent of the region's population was home to 86 percent of its black population. Many communities throughout the metropolitan area remain largely white or largely black and few of either race live on the same block as people of a different color. Indeed, at the 2000 Census, the Cincinnati Metropolitan Area was the eighth or ninth most segregated region in the country, depending on the methodology of the calculations. Moreover, homeownership among African Americans in Hamilton County is stalled at 35 percent and over half of very low-income families in Hamilton County, and more than 25% of other low-income families, live in housing that is either substandard, over-crowded or consumes more than 30% of their family income. Much progress has been made, but much remains to be done.

- <sup>1</sup> Henry Louis Taylor Jr., "City Building, Public Policy, the Rise of the Industrial City, and Black Ghetto-Slum Formation in Cincinnati, 1850-1940," in *Race and the City: Work, Community, and Protest in Cincinnati, 1820 - 1970*, ed. Henry Louis Taylor Jr. (Urbana and Chicago: University of Illinois Press, 1993), 170-71, 75-78.
- <sup>2</sup> Technical Advisory Corp., "Cincinnati Industrial Survey," (Cincinnati: Chamber of Commerce, 1925), Section IX, Housing, 5-6.
- <sup>3</sup> Joseph Garretson, *Cincinnati Enquirer*, Sept. 26, 1947.
- <sup>4</sup> *Contract Buyers League v. F. & F. Investment*, 300 F.Supp. 210 (N.D.I11.1969).
- <sup>5</sup> Real Estate Ads, Houses for Sale, *Cincinnati Enquirer*, April 4, 18, 25, 1954.
- <sup>6</sup> Minutes of the Mayor's Friendly Relations Committee, Oct. 29, 1959.
- <sup>7</sup> Frank Robinson and Berry Stainback, *Extra Innings* (New York: McGraw Hill, 1988), 52.
- <sup>8</sup> F. Ray Bowman, "Housing Opportunities Made Equal Annual Report, June, 1969 - May 1970," H.O.M.E. Collection, US-99-25 Box 3, University of Cincinnati Libraries, Department of Archives and Rare Books, 2.
- <sup>9</sup> "Newsrelease," n.d., Cincinnati Branch NAACP, quoted in Charles F. Casey-Leininger, "Giving Meaning to Democracy: The Development of a Fair Housing Movement in Cincinnati, 1945-1970," in *Making Sense of the City: Local Government, Civic Culture, and Community Ufe in Urban America*, ed. Robert B. Fairbanks and Patricia Mooney-Melvin (Columbus: Ohio State University Press, 2001), 163.
- <sup>10</sup> Housing Opportunities Made Equal Annual Report, 1973.
- <sup>11</sup> Charles F. Casey-Leininger, "Fair Housing Act (Civil Rights Act of 1968)," in *CM Rights in the United States*, ed. Waldo E Martin, Jr. and Patricia Sullivan (New York: MacMillan Reference USA, 2000).
- <sup>12</sup> Housing Opportunities Made Equal, Annual Report, June, 1969 - May 1970, 1.
- <sup>13</sup> HOME, "Discrimination in Housing: Busch, Estelle and Arthur."
- <sup>14</sup> Housing Opportunities Made Equal Annual Report, June, 1969 - May 1970, 4-5.
- <sup>15</sup> *Community Congress v. Hilltop Realty Inc.*, 774 F.2d 135 (6th Cir.1985), *cert. denied*, 475 U.S. 1019 (1986).
- <sup>16</sup> Housing Opportunities Made Equal Annual Report, 1973.
- <sup>17</sup> *United Companies Lending Corp. v. Sargeant*, 20 F.Supp.2d 192 (D.Mass.1998).
- <sup>18</sup> Complaint, *Laufman v. Oakley Bldg & Loan*, C174-153, April 29, 1974
- <sup>19</sup> See, e.g. *Nationwide Mutual Insurance Co. v. Cisneros*, 52 F.3d 1351,1360 (6th Cir. 1995).
- <sup>20</sup> *Hargraves v. Capital City Mortgage Corp.*, 140 F.Supp.2d 7 p.D.C. 2000).
- <sup>21</sup> Rep. No. 103-169, U.S.Code Cong. & Admin.News 1994, 1881 at 1905.
- <sup>22</sup> Housing Opportunities Made Equal Annual Report, 1978-79.
- <sup>23</sup> U.S. Department of Housing and Urban Development. "The Fair Housing Act." September 25, 2007. <http://www.hud.gov/offices/fheo/prodesc/tide8.cfm> Accessed March 4, 2008.
- <sup>24</sup> Paul B. Fischer, "Is Housing Mobility an Effective Anti-Poverty Strategy? An Examination of the Cincinnati Experience," (Cincinnati: The Stephen H. Wilder Foundation, 1991).
- <sup>25</sup> Fischer, "Housing Mobility."
- <sup>26</sup> William Berger to author, email, March 24, 2007.
- <sup>27</sup> Settlement Agreement, *HOME v. Sibcy Cline*, p. 3-5.
- <sup>28</sup> Redlining 90s Style," *News from HOME* (Winter/Spring 1997), 2-3.
- <sup>29</sup> Housing Opportunities Made Equal Annual Report, 1998.

<sup>30</sup> *State v. Wyant*, 68 Ohio St.3d 162 (1994).

<sup>31</sup> Housing Opportunities Made Equal Annual Report, 2004 Annual Report, p. 7.

<sup>32</sup> Charles F. Casey-Leininger and Erinn Green, "Hamilton County Stable Integrated Communities," (Cincinnati: Cincinnati Association, 2007)..

<sup>33</sup> Steven R. Howe and Erinn Green, "Impediments to Fair Housing Choice in Hamilton County, Ohio: A Report to the City of Cincinnati and Hamilton County," (Cincinnati: Steven R. Howe and Associates, LLC, 2004)., 1

<sup>34</sup> Howe and Green, "Impediments to Fair Housing Choice.", 1-2

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## Timeline: Race and Housing in Cincinnati, 1900-Present

1917	<i>Buchanan v. Warley</i> . This Supreme Court case establishes that racial neighborhood zoning violated the due process clause of the fourteenth amendment to the United States Constitution.	1974	HOME joins the Community Chest.
1933	Cincinnati Metropolitan Housing Authority founded.	1976	<i>Laufman v. Oakley Building and Loan</i> finds unlawful the systematic denial of credit to a neighborhood because it has black residents.
1934	The federal Public Works Administration approves funding for the racially segregated Laurel Homes project, Cincinnati's first public housing.	1976	Karla Irvine becomes Executive Director of HOME.
1937	CMHA secures funding from the US Housing Authority to develop four racially segregated public housing projects: Lincoln Court - black, Winton Terrace - white, English Woods - white, and Valley Homes - black.	1979	<i>Hutchins v. Cincinnati Metropolitan Housing Authority</i> filed charging that the CMHA has deliberately contributed to racial housing segregation.
1948	<i>Restrictive Covenant Cases - Shelly vs. Kraemer</i> . The Supreme Court rules that enforcement of these covenants "constituted illegal state action under the fourteenth amendment."	1982	<i>Havens v. Coleman</i> case finds that fair housing agency had standing to test for and bring suit to enforce equal opportunity in housing.
1948	The Cincinnati Planning Commission releases <i>The Cincinnati Metropolitan Master Plan and Official City Plan of the City of Cincinnati</i> .	1984	HOME develops a Special Mobility Program giving Section 8 voucher families the opportunity to find rental housing throughout Hamilton County. Renamed the Regional Opportunity Counseling Program (ROC) in 1998.
1954	Theodore Berry and the Cincinnati Branch NAACP object to the Cincinnati Water Works providing water to the whites only suburban North Greenhills housing development. North Greenhills later became the City of Forest Park.	1985	<i>HOME v. Sibcy Cline</i> . HOME files suit against Sibcy Cline, accusing the agency of racial steering.
1958	Findlater Gardens public housing project opens with racial quotas to ensure that it is racially integrated.	1988	President Reagan signs the Fair Housing Amendments strengthening the Fair Housing Act of 1968.
1959	Cincinnati Committee on Equal Opportunity in Housing formed.	1989	Creation of the Pro-Integrative Mortgage Program.
1960	Construction begins on Park Town Cooperative Homes, a purposely racially integrated middle-class apartment complex.	1992	HOME develops and expands its educational programming to provide fair housing training to area real estate agents, apartment owners, and managers.
1962	The Ohio Civil Right Commission holds hearings on fair housing legislation in Cincinnati and other Ohio cities.	1994	In <i>State v. Wyant</i> , the Ohio Supreme Court finds the state's Ethnic Intimidation Act constitutional.
1964	Congress passes the Civil Rights Act of 1964.	1998	<i>Housing Opportunities Made Equal, Inc. v. Nationwide Mutual Insurance Company</i> . The plaintiffs accuse Nationwide of maintaining underwriting guidelines which had the effect of making insurance unavailable to homeowners in African American neighborhoods in Cincinnati.
1964	Cincinnati Committee on Equal Opportunity in Housing changes its name to Housing Opportunities Made Equal of Greater Cincinnati (HOME).	2000	HOME receives a 2-year enforcement grant from the Fair Housing Initiative Program (FHIP) from HUD geared to conduct fair housing outreach and enforcement in the Hispanic community.
1965	Congress passes Federal Voting Rights Act.	2000	The census shows modest declines in residential segregation in Cincinnati and fourteen Cincinnati and Hamilton County communities have had stable racial integration for at least twenty years.
1965	Ohio Fair Housing Law enacted.	2004	Elizabeth Brown succeeds Karla Irvine as executive director of HOME.
1966	HOME hires Martha Smudski as its first executive director.	2005	HOME receives United Way funding for the Neighborhood Stability program.
April 4, 1968	Martin Luther King, Jr. assassinated.	2006	The Ohio Developmental Disabilities Council awards HOME a 5-year training grant to focus on discrimination against clients with disabilities.
April 11, 1968	President Johnson signs the Fair Housing Act of 1968.	2007	HOME receives a 3-year performance based grant from HUD.
July 23, 1968	HOME incorporated.		
1971	<i>United States v. Mitchell</i> . The Supreme Court makes the practice of blockbusting unlawful under the Fair Housing Act.		
1972	<i>Zuch v. Hussey</i> . The Supreme Court finds racial steering unlawful.		
1973	<i>Brown v. Federle</i> . The U.S. District Court in Cincinnati finds that the Greater Cincinnati real estate industry is steering whites away from integrated areas while steering blacks toward them.		

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